

Attorney Docket No. JDC-001-US

I hereby certify that this correspondence is being transmitted via facsimile to: Art Unit 3621,
Assistant Commissioner for Patents at (703) 872-9306 on:

Date: 07/21/04By: Susan Catlin**RECEIVED
CENTRAL FAX CENTER**

JUL 21 2004

OFFICIAL**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

IN RE APPLICATION OF: JONATHAN D. COOPER

APPLICATION NO.: 09/648,102

FILED: 08/25/2000

FOR: IMPROVED MONEY TRANSFER SYSTEM AND
METHOD WITH ADDED SECURITY FEATURES

EXAMINER: HAYES, JOHN W.

ART UNIT: 3621

CONFIRMATION NO: 4360

AMENDMENT

Dear Sir:

In response to the office action dated May 19, 2004, please kindly amend the above
referenced application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this
paper. Claims 1-27, 36-45, 47, 48 and 50-58 remain pending. Claims 1, 9, 15, 20, 21, 38, 39,
44, 47, 50, 51, and 54.

Remarks/Arguments begin on page 15 of this paper.